

CARD GAME AND METHOD OF PLAY

CROSS REFERENCE TO RELATED APPLICATIONS

This application is a continuation-in-part of U.S. Patent Application No. 09/757,225 filed January 5, 2001 and claims the benefit of U.S. Provisional
5 Application No. 60/174,664 filed January 6, 2000, both of which are hereby incorporated by reference.

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BACKGROUND OF THE INVENTION

Twenty-One is a card game commonly available in casinos. The
15 object of the game is for a player to have a hand of cards with a value closer to 21 than the value of the dealer's hand. If the value of the player's hand exceeds 21, however, the player loses (no matter what the value of the dealer's hand).

Twenty-One is typically played as follows: each card is accorded a value equal to its face value, with the exception of aces (which have a value of one
20 or eleven, depending which is most useful to the holder of the card), and the face cards (i.e. Jacks, Queens and Kings) which all have a value of ten. The player first makes a wager, and the dealer then typically deals one card to the player. The dealer is then dealt a card face up (a common variation is to deal the dealer two cards – one of which is face down). The dealer then deals the player a second card.

25 The player may request additional cards (known as "requesting a hit") to increase the value of the player's hand. If the value of the player's hand is greater than 21, the player loses, or "busts". The player may cease taking cards,

or "stand", when the player has a hand with a value of 21 or less. If the player busts, the wager is lost (it does not matter if the dealer also busts).

After the player has busted or elected to stand, the dealer stands or takes hits based on pre-established rules. Typically, the dealer must take a hit if
5 the value of the dealer's hand is less than 17, or must stand if the value of the hand is 17 or greater. Several variations exist, including those based on different values of the dealer's hand or whether or not the dealer's hand includes an ace.

After the value of the dealer's hand is been established, the value of the dealer's hand is compared to that of the player's. If the player has busted, the
10 player loses. If the player has not busted and the dealer has, the player wins. The player is then paid a value based on pre-determined odds in relation to its wager (typically, but not necessarily, the amount paid to the player is equal to the amount wagered). If neither the player nor the dealer has busted, the hand having the highest value wins. If the value of the player's hand and the value of the dealer's
15 hand is the same, known as a "push", there is no winner.

A feature commonly present in Twenty-One is "Doubling Down." If the player's first two cards have a total value of 10 or 11, the player has the option of "doubling down". If the player elects to double down he or she turns both cards face-up and makes a second wager equal to the amount of the initial wager. The
20 dealer then deals the player an additional card and the resulting three-card hand is the final value of the player's hand. Usually, the player may double down only if the first two cards have a total value of 10 or 11. Common variations include allowing the player to double down on hands with a total value of 9, 10 or 11; only on 11; or on any two cards, and other variations are certainly possible.

Another common variation in Twenty-One is called "Splitting Pairs." If the player's first two cards are a pair, the player may "split" such cards into two separate hands. The player's original wager is applied to one of the hands and an additional wager (equal to the amount of the initial wager) is made for the second hand. The player is then dealt a new second card for each hand. Each of the split
25 hands is played separately and the player proceeds to play each hand according to
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the standard rules of Twenty-One. Commonly, if a player splits a pair of Aces, the player is dealt only one card for each hand. In such a case, if the new second card dealt to the player is another Ace, typically the player may again split the Aces and proceed to play each hand according to the standard rules of Twenty-One.

5 “Splitting Pairs” may be combined with “Doubling Down” so that the player may double down on either or both of its split hands if it is eligible to do so. In some versions of the standard game of Twenty-One, a player may also split its hand if both of the initial cards dealt are ten count cards (i.e. Tens, Jacks, Queens or Kings).

10 A further common variation is "Insurance" in which the player may make an additional "insurance" wager if the dealer's visible card is an Ace. The insurance wager may be made after the player is dealt his or her first two cards and the dealer reveals an Ace but before any additional cards are dealt. Insurance allows the player to wager one-half of the amount of his or her original wager as
15 insurance against the dealer having a Blackjack (i.e. a two-card hand having a value of 21, for example, an Ace and a 10 count card such as a King, Queen, Jack or Ten). If the dealer has a Blackjack, the player loses its original wager but wins two-to-one odds on the insurance wager. A dealer's Blackjack ends the round and the player loses except if he or she also has a Blackjack (in which case there is a
20 "push"). If the player makes an insurance wager and the dealer does not have a Blackjack, the player loses the insurance wager and the round proceeds according to the standard rules of Twenty-One.

 In yet another variation of Twenty-One, when the dealer initially receives two cards, the dealer shows both of its cards face-up before the player
25 requests a hit. This improves the player's odds of winning so the payout odds are modified to maintain the house's advantage.

 The game of Twenty-one as described herein (including the variations described above), will be referred to in this document as the
“conventional game of Twenty-One”. The conventional game of Twenty-One
30 incorporates all of the common variations of Twenty-One described above and

others known to those skilled in the art (for example instead of a maximum value of 21, the maximum value could be 23 or another different number).

A disadvantage of the conventional game of Twenty-One is that there is no opportunity for the player to win a large amount because the standard payout
5 odds are not high. In other words, the conventional game of Twenty-One only allows the player to win a small amount with each winning hand, therefore, the player must play (and win) many hands in order to win a larger amount.

Poker is another well-established card game. In a typical game of Poker as played in casinos and other gaming establishments, the player makes an
10 initial wager and is dealt a number of cards. A second round follows, in which the player exchanges some, none or all of the cards currently held for new cards, or in some variations, draw new cards to add to his hand in an attempt to obtain the highest ranking hand. The player wins (or loses) an amount based on the odds of obtaining a certain hand (for example a hand with a four of a kind pays the player
15 more than a hand with a full house). This standard Poker game commonly found in casinos will be referred to herein as "draw poker". The payouts vary widely depending on the particulars of the game, but are usually ranked from greatest payout to smallest as: Royal Flush, Straight Flush, Four of a Kind, Full House, Flush, Straight, Three of a Kind, Two Pair and a single Pair.

20 There are many variations of the game of Poker commonly found in casinos. These include "stud" games wherein additional cards are given to the player (or revealed during the play of the hand). Other common variations are to vary the number of cards given to a player (3, 5 or 7 are the most common). The rules about wild cards (their presence or absence, and sometimes they can only
25 be used in particular situations) vary. Some common names given to particularly popular variations are "Pai Gow Poker" and "Caribbean Stud Poker".

The game of Poker, including draw poker and the common variations described above, will be referred to herein as the "conventional game of Poker".

Field of the Invention

This invention relates to a method of playing a card game, and more particularly, a method of playing a card game based on both the card game known as Twenty-One (also called Blackjack) and the card game known as Poker, and
5 that offers a bonus wager.

Description of the Related Art

There have been several variations to the conventional game of Twenty-One and the conventional game of Poker to provide a game that is more fun for the players and that allows for larger prizes to be won. For example, U.S.
10 Patent No. 5,549,300 to Saunders discloses a method of playing Twenty-One wherein wild cards (jokers) are used and the face cards and the Aces are removed. The wild cards function as Aces in the conventional game of Twenty-One. Such a game does not offer players larger payouts and greater odds than found in the conventional game of Twenty-One.

15 U.S. Patent No. 5,615,888 to Lofink et al. discloses a method of playing a Spanish Twenty-One card game wherein the "Tens" are removed from the deck, and a bonus is paid to the player if the player's first two cards are a Blackjack. The bonus payout is limited, and is based on card combinations in the player's hand (which cannot exceed a value of 21).

20 U.S. Patent No. 5,678,821 to Hedman discloses a method of playing a combination Poker-like and Twenty-One-like wagering card game wherein each player receives five cards to form two Twenty-One hands and a single poker hand. A complex system is employed to determine a winner. The disclosed method provides minimal choice for players as there is little opportunity for decision making
25 with respect to the cards held.

U.S. Patent No. 5,713,574 to Hughes discloses a card game method combining elements of Twenty-One and Poker in which each player gets three cards (and may discard one for a new card) to form a Poker or Twenty-One hand. As the player can hold no more than three cards, many proper Poker hands (e.g.

full house and two pair, which requires more than five cards) cannot be formed by the player's hand.

U.S. Patent No. 6,012,719 to Webb discloses a method of playing Twenty-One and three card Poker. If the player makes a poker wager prior to playing, a game of three card Poker is played before a game of Blackjack is played. The player has no decision making with respect to the Poker hand, and given the three card hand, large payouts are not possible as many proper Poker hands cannot be created.

BRIEF SUMMARY OF THE INVENTION

10 The present invention provides a modified method of play of the conventional game of Twenty-One by combining it with the conventional game of Poker and providing liberal payouts.

An object of the present invention is to provide a method of playing a card game, which combines elements of the conventional games of Twenty-One and Poker, that offers liberal payouts while maintaining a specified house advantage.

A further object of the present invention is to provide a method of playing a card game which combines elements of the conventional games of Twenty-One and Poker, and that is unfavorable to professional card players using card counting methods to tip the advantage of the game in their favor.

20 The method of playing a card game comprises the steps of providing a standard deck of playing cards and a wild card; providing a player an option to make a wager to play Twenty-One or Poker or both; dealing two cards from the deck of playing cards to the player and dealing one card to a dealer; and playing the conventional game of Twenty-One or playing the conventional game of Poker with a modification to the conventional game of Poker that the total value of the Poker hand may not exceed 21. The face cards are revalued for the purposes of the conventional game of Twenty-One (and for determining the value of the Poker hand) such that the Jacks are valued as 2, the Queens are valued as 3, and the

Kings are valued as 4. A wild card (a Joker) is included in the deck. If the player wins, the player is paid a value based on pre-determined odds in relation to the player's initial wager.

The conventional game of Twenty-One is modified as follows:

- 5 (a) the player may receive a maximum of six cards;
- (b) the player may not split pairs;
- (c) the player may not make an insurance wager;
- (d) the player may double down on any hand of two to five cards and receive one additional card;
- 10 (e) the dealer must hit if the value of the dealer's hand is less than 18 (soft or hard); and
- (f) the dealer must stand if the value of the dealer's hand is 18 (soft or hard) or greater.

15 The predetermined odds for the modified game of Twenty-One are as follows:

Player's Winning Hand	Pre-determined Odds
Blackjack (which requires a ten and an ace and pays even if the dealer also has a Blackjack)	3-to-1
Five or six cards having a total value of 21 (excluding the Joker)	2-to 1
Higher value than dealer's hand	1-to-1

The conventional game of Poker is further modified such that the player may draw as many cards as the player requests (without exceeding the

value of 21), and the Joker is treated as a wild card. The predetermined odds for the modified game of Poker are as follows:

Winning Poker Combination	Pre-determined Odds
Royal Flush plus Joker	1000-to-1
Five of a Kind (including Joker)	200-to-1
Royal Flush	100-to-1
Straight Flush	50-to-1
Four of a Kind	20-to-1
Full House	11-to-1
Flush	9-to-1
Straight	6-to-1
Three of a Kind	4-to-1
Two Pair	3-to-1
A Pair of 9s or 10s	2-to-1
A Pair of Aces to 8s or a pair of Jacks, Queens, or Kings	1-to-1

- 5 The method of playing a card game also provides the player a further option to wager on playing a Bonus Game. The rules of the Bonus Game are substantially the same as the rules of the modified game of Poker with the exception that the pre-determined odds of such Bonus game are higher than the modified game of Poker. The pre-determined odds for the Bonus Game are as
- 10 follows:

Winning Poker Combination	Pre-determined Odds
Royal Flush plus Joker	1,000,000-to-1
Five of a Kind (including Joker)	1000-to-1
Royal Flush	500-to-1
Straight Flush	200-to-1
Four of a Kind	50-to-1
Full House	20-to-1
Flush	20-to-1
Straight	10-to-1
Three of a Kind	5-to-1
Two Pair	4-to-1
A Pair of 9s or 10s	3-to-1
A Pair of Aces to 8s or a pair of Jacks, Queens, or Kings	-

The player may wager on playing the Bonus Game and the modified game of Twenty-One in which case the player is paid a value in relation to its
5 wager based on the pre-determined odds set out above for both the modified game of Twenty-One and the Bonus Game.

The player may also wager on playing the Bonus Game and modified game of Poker in which case the player is paid a value in relation to its wager

based on the pre-determined odds set out above for both modified game of Poker and the Bonus Game.

BRIEF DESCRIPTION OF THE SEVERAL VIEWS OF THE DRAWINGS

Further objects, features and advantages of the present invention will
5 become more readily apparent to those skilled in the art from the following description of the invention when taken in conjunction with the accompanying drawings, in which:

Figure 1 is a top view of a preferred layout of a table for playing the card game according to the invention;

10 Figure 2 is a flow chart illustrating the method of playing the modified game of Twenty-One according to the invention;

Figure 3 is a flow chart illustrating the method of playing the modified game of Poker according to the invention;

15 Figure 4 is a flow chart illustrating the method of playing the modified game of Twenty-One and the Bonus game according to the invention; and

Figure 5 is a flow chart illustrating the method of playing the modified game of Poker and the Bonus game according to the invention.

DETAILED DESCRIPTION OF THE INVENTION

Throughout this document, the term "face cards" means the Jacks,
20 Queens, and Kings in a deck of playing cards and the term "Joker" means any card marked to differentiate itself from the other cards in a deck of playing cards. The term "Blackjack" means a two card hand having a total value of 21 (i.e. in the preferred embodiment, an Ace and a ten). The term "hard" means the total value of a hand achieved by adding the numeric values of the cards in the hand (i.e. an
25 Ace is valued as 1). The term "soft" means the total value of a hand achieved by adding the numeric values of the cards in the hand except for an Ace, which is valued as 11.

In a preferred embodiment, the card game uses a standard deck of playing cards comprising the Aces through the Tens, the face cards, and a Joker. The face cards are preferably revalued as follows: Jacks (Clubs, Diamonds, Hearts and Spades) count as two; Queens (Clubs, Diamonds, Hearts and Spades) count as three; and Kings (Clubs, Diamonds, Hearts and Spades) count as four. These revaluations are preferably indicated on a modified deck of cards but can otherwise be indicated (for example by nearby signage). In an alternative embodiment of the invention the face cards can be revalued with values between two to nine. The Joker is a wild card and has no value. In further alternative
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embodiments, more than one Joker may be present in the deck.

Preferably, a 53 card deck (standard deck and joker) is used. The deck is preferably shuffled by an automatic single deck card shuffler, and is hand dealt by the dealer. As seen in FIG. 1, the dealer is typically located at position 20 of card table 1. The deck may shuffled manually or by any method known in the
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art. More than one deck can be used (e.g. six such decks), but typically, one deck is used to play the card game.

In a preferred embodiment, the method of playing a card game provides a player with the option of wagering on playing the game of Twenty-One, Poker, both Twenty-One and Poker, or the Bonus game in conjunction with
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Twenty-One and/or Poker. In alternative embodiments the Bonus Game may be played independently of Twenty-One or Poker. As seen in FIG. 1, typically, no more than seven players located at position 25 of card table 1 may participate in the same game and the players are not be permitted to share a betting position. Preferably, no player is permitted to wager on another player's hand (i.e. no back
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betting on any game). These rules vary from setting to setting and are usually dependent on the environment the game is played in (for instance, the particular casino).

The player must make a wager before playing any game. Preferably, the player places one or more wagers on the designated wager positions 5, 10, and 15 on card table 1, as seen in FIG. 1. Typically, wager position 5 is to play the
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game of Twenty-One, wager position 10 is to play the game of Poker, and wager position 15 is to play the Bonus game. After the dealer verifies that all wagers are placed within the designated wager positions 5, 10, and/or 15, the dealer announces that wagering is complete and no alterations to the wager may be made. The deck is then shuffled and the dealer deals one card to each player, one to himself, and an additional card to each player.

Twenty-One

The object of the game of Twenty-One is for the player to achieve a higher total value in one hand than the dealer without exceeding a value of 21. As seen in FIG. 2, if the player makes a wager to play the game of Twenty-one (step 30), in the preferred embodiment of the invention, the rules of the conventional game of Twenty-One are modified as follows:

- A 53 card playing deck is used comprising the Aces through the Kings and a Joker;
- The face cards are revalued such that the Jacks are valued as 2, the Queens are valued as 3, and the Kings are valued as 4;
- The Joker is a wild card and has no value for the game of Twenty-One;
- The player receives two cards from the dealer, preferably face up. Alternatively one or both cards may be face down. The dealer receives one card face up. If the dealer's first card is a Joker, the dealer must draw another card (step 35);
- After receiving the initial two cards, the player may "hit" to receive an additional card. The player may receive a maximum of six cards without exceeding the total value of 21 (step 40);
- The player may "stand" and not receive any further cards at the player's request (step 40);
- The player may double down on any two to five cards by making a second wager equal to the initial wager (step 45). The player will

receive only one card to complete the hand. If the dealer has a Blackjack, the player will only lose the initial wager. If the player loses otherwise, both bets are lost;

- Surrender is not allowed;
- 5 • Splitting pairs is not allowed;
- Insurance is not allowed;
- Where a “bust” hand occurs the player’s wager and cards are immediately picked up by the dealer (step 50); and
- The dealer must take a hit if the value of the dealer’s hand is less
- 10 than 18 (soft or hard), or the dealer must stand if the value is 18 or greater (soft or hard) (step 55). Soft 18 is when the dealer has an Ace (counted as eleven) and other cards totaling seven. Hard 18 is when the value of the cards total 18.

The player wins the game of Twenty-One if:

- 15 (1) The player has a Blackjack (step 60);
- (2) The player’s hand has a higher total value than the dealer’s hand without the player’s hand exceeding a value of 21 (step 65); or
- (3) The player’s hand has a total value of 21 or less with the dealer’s hand exceeding a value of 21 (step 70).

- 20 The pre-determined odds for the modified game of Twenty-One are preferably as follows:

Player’s Winning Hand	Pre-determined Odds
Blackjack	Three-to-one
Five or six cards having a total value of 21 (excluding the Joker)	Two-to one
Higher value than dealer’s hand	One-to-one

If the player and the dealer have hands with the same value, and the player's hand does not have five of six cards with a value of 21, then a push occurs and the money wagered by the player is returned.

5 Poker

The object of the Poker game is to achieve the best possible winning poker combination in a hand without the hand exceeding a total value of the 21. As seen in FIG. 3, if the player makes a wager to play Poker (step 75), the rules of playing the conventional game of Poker are modified as follows:

- 10 (i) The player wagers against a pay table (described below);
- (ii) A 53 card playing deck is used comprising the Aces through the Kings and a Joker;
- (iii) The face cards are revalued (only for the purposes of the hand value not exceeding 21, and not for card combinations) such that the Jacks are
- 15 valued as two, the Queens are valued as three, and the Kings are valued as four (e.g. a jack and a two do not make up a pair).
- (iv) The face cards retain their rank as in the conventional game of Poker.
- (v) Only the highest winning Poker combination (described below)
- 20 in a hand is paid;
- (vii) Players can draw up to six cards or more so long as the total value of the cards does not exceed 21 (step 80). Such cards can be used to make the best five card winning Poker combination in a hand;
- (viii) The Joker is wild and can be used to complete the player's
- 25 Poker hand to give the player the best winning Poker combination (step 85);
- (ix) The player must have at least five cards for the following winning Poker combinations: Full House, Straight, Flush, Straight Flush, and Royal Flush.

The player must have six cards for the Royal Flush plus Joker winning Poker combination.

The player wins the game of Poker if the player's hand is one of the following winning Poker combinations (step 90):

- | | |
|----|--|
| 5 | (1) Royal Flush plus Joker; |
| | (2) Five of a Kind (including Joker); |
| | (3) Royal Flush; |
| | (4) Straight Flush; |
| | (5) Four of a Kind; |
| 10 | (6) Full House; |
| | (7) Flush; |
| | (8) Straight; |
| | (9) Three of a Kind; |
| | (10) Two Pair; |
| 15 | (11) A Pair of 9s or 10s; or |
| | (12) A Pair of Aces, 2s to 8s or Jacks, Queens or Kings. |

The pay table for the game of Poker setting out the pre-determined odds is as follows:

Winning Poker Combination	Pre-determined Odds
Royal Flush plus Joker	1000-to-1
Five of a Kind (including Joker)	200-to-1
Royal Flush	100-to-1
Straight Flush	50-to-1
Four of a Kind	20-to-1
Full House	11-to-1

Flush	9-to-1
Straight	6-to-1
Three of a Kind	4-to-1
Two Pair	3-to-1
A Pair of 9s or 10s	2-to-1
A Pair of Aces, 2s to 8s or Jacks, Queens, or Kings	1-to-1

If the player does not have one of these winning hands or the player's hand exceeds a value of 21, the player loses. As is known in the art, other payout tables can also be used.

5 Bonus Game

The object of the Bonus Game is to achieve bonus payouts if the player's hand is one of the winning Poker combinations described above. In a preferred embodiment, if the player achieves one of such combinations, the player receives the associated bonus payout on the bonus wager based on pre-

10 determined odds as set out in the following Bonus Game pay table:

Winning Poker Combination	Pre-determined Odds A
Royal Flush plus Joker	1,000,000-to-1
Five of a Kind (including Joker)	1000-to-1
Royal Flush	500-to-1
Straight Flush	200-to-1

Four of a Kind	50-to-1
Full House	20-to-1
Flush	20-to-1
Straight	10-to-1
Three of a Kind	5-to-1
Two Pair	4-to-1
A Pair of 9s or 10s	3-to-1
A Pair of Aces, 2s to 8s, or Jacks, Queens or Kings	-

To win the bonus bet, the player's hand must also be a successful Poker hand (e.g. have a hand value of 21 or less).

- 5 A player who has placed a wager on the Bonus Game and receives a hand which qualifies for the bonus payout, shall win irrespective of whether the dealer's hand wins. Preferably, the winner of the Bonus Game is paid out according to the above Bonus Game pay table. In alternative embodiments of the invention, the winner of the Bonus Game may also be paid out according to any of the following pre-determined odds set out in the table below:

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Winning Poker Combination	Pre- determined Odds B	Pre- determined Odds C	Pre- determined Odds D	Pre- determined Odds E
Royal Flush plus Joker	100,000-to-1	50,000-to-1	20,000-to-1	10,000-to-1
Five of a Kind (including	1000-to-1	1000-to-1	1000-to-1	1000-to-1

Joker)				
Royal Flush	500-to-1	500-to-1	500-to-1	500-to-1
Straight Flush	100-to-1	100-to-1	100-to-1	100-to-1
Four of a Kind	50-to-1	50-to-1	50-to-1	50-to-1
Full House	25-to-1	25-to-1	25-to-1	25-to-1
Flush	25-to-1	25-to-1	25-to-1	25-to-1
Straight	15-to-1	15-to-1	15-to-1	15-to-1
Three of a Kind	5-to-1	5-to-1	5-to-1	5-to-1
Two Pair	4-to-1	4-to-1	4-to-1	4-to-1
A Pair of 9s or 10s	3-to-1	3-to-1	3-to-1	3-to-1
Pair Aces, 2s to 8s, or Jacks, Queens, or Kings	-	-	-	-

Other payout combinations may be used for different embodiments of the invention.

Bonus Game and Twenty-One

- 5 As seen in FIG. 4, if the player wagers on the game of Twenty-One and the Bonus Game (step 95) and if the player's hand is both a winning hand in Twenty-One (step 100) and includes one of the winning Poker combinations (step 105), then in addition to winning the amount set out in the Twenty-One pay table described above (step 110), the player also wins the amount set out in the Bonus
- 10 Game pay table (step 115). Preferably, the player is paid out according to Pre-

determined Odds A, as set out in the first Bonus Game pay table above. However, the player may also be paid out according to Predetermined Odds B, C, D, E, or F as set out in the second Bonus Game pay table as selected by the operator of the game.

5 Bonus Game and Poker

As seen in FIG. 5, if the player wagers on the game of Poker and the Bonus Game (step 120) and the player's hand is one of the winning Poker combinations (step 125), in addition to winning the amount set out in the Poker pay table described above (step 130), the player also wins the amount set out in the
10 Bonus Game pay table (step 135). Preferably, the player is paid out according to Pre-determined Odds A, as set out in the first Bonus Game pay table above. However, the player may also be paid out according to Predetermined Odds B, C, D, E, or F as set out in the second Bonus Game pay table.

While the invention has been illustrated with respect to several
15 specific embodiments thereof, these embodiments should be considered as illustrative rather than limiting. Various modifications and additions may be made and will be apparent to those skilled in the art.

The method of the present invention is not limited to live table game versions. Any of the methods described above can be applied to a card game that
20 is programmed to operate on an electronic video gaming machine that displays the cards to a player and the player effects the play of the game using control buttons or the like. Each of the features discussed above can be easily included in any electronic and Internet version of the card game and the claims of the present invention are intended to include both the live table game version, the electronic
25 video gaming machine version, and Internet gaming version of the method of the present invention.

Accordingly, the invention should not be limited by the foregoing description, but rather should be defined only by the following claims.